

**AD Budget Planning and
Human
Resources/ARL/R9/FWS/DOI**
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To
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Subject Thrift Savings Plan Lifecycle Funds

The Thrift Savings Plan has announced that new funds called Lifecycle Funds will be available to plan participants beginning August 1, 2005. Lifecycle funds are asset allocation portfolios with investment mixes tailored to a participant's target time horizon. The target horizon is the time when the participant intends to withdraw the funds. As the withdrawal date approaches, the lifecycle fund's investment mix automatically becomes more conservative. Participants who select lifecycle funds do not need to reallocate their account assets to achieve this result; the lifecycle investment models automatically reallocate the accounts for the participants.

Additional information on the Lifecycle Funds is available on the TSP web site at <http://www.tsp.gov/lifecycle/flash/comingsoon.html>. TSP also plans to distribute materials directly to employees regarding the new funds.